

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KEVIN BERKAVICH, JR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20380

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/30/2019 and confirmed on 3/8/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,206.12
Less Refunds to Debtor	4,265.40	
TOTAL AMOUNT OF PLAN FUND		96,940.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	4,650.94	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,650.94

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	37,537.88	0.00	37,537.88
	Acct: 5273				
	M & T BANK	718.73	718.73	0.00	718.73
	Acct: 5273				
	NISSAN MOTOR ACCEPTANCE CORP	9,497.69	9,497.69	79.65	9,577.34
	Acct: 1194				
					47,833.95

Priority					
	MATTHEW M BRENNAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN BERKAVICH, JR.	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN BERKAVICH, JR.	887.54	887.54	0.00	0.00
	Acct:				
	KEVIN BERKAVICH, JR.	3,377.86	3,377.86	0.00	0.00
	Acct:				
	MATTHEW M BRENNAN ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY(*)	308.79	308.79	0.00	308.79
	Acct: 0540				
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 4147				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	3,684.61	3,684.61	0.00	3,684.61
	Acct: 6352				
	COMCAST	138.57	138.57	0.00	138.57
	Acct: 3811				
	CHASE BANK USA NA(*)	4,318.87	4,318.87	0.00	4,318.87
	Acct: 1878				
	CHASE BANK USA NA(*)	1,508.38	1,508.38	0.00	1,508.38
	Acct: 8409				
	PRA RECEIVABLES MANAGEMENT LLC - /	419.07	419.07	0.00	419.07

19-20380

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0532				
	CITIBANK NA**	5,247.43	5,247.43	0.00	5,247.43
	Acct: 3933				
	PORTFOLIO RECOVERY ASSOCIATES LLC	3,618.23	3,618.23	0.00	3,618.23
	Acct: 3405				
	CITIBANK NA**	1,212.15	1,212.15	0.00	1,212.15
	Acct: 1139				
	CITICARD	0.00	0.00	0.00	0.00
	Acct: 2086				
	CAPITAL ONE NA**	838.24	838.24	0.00	838.24
	Acct: 5898				
	MEDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 5258				
	PNC BANK NA	8,499.74	8,499.74	0.00	8,499.74
	Acct: 7711				
	SOUTH HILLS GASTRO ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: X155				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0102				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,638.44	1,638.44	0.00	1,638.44
	Acct: 8950				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4689				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5451				
	DEPARTMENT STORES NATIONAL BANK	1,982.67	1,982.67	0.00	1,982.67
	Acct: 4820				
	WELLS FARGO BANK NA	5,271.56	5,271.56	0.00	5,271.56
	Acct: 2353				
	PEOPLES NATURAL GAS CO LLC*	524.88	524.88	0.00	524.88
	Acct: 4668				
	VERIZON BY AMERICAN INFOSOURCE AS	145.09	145.09	0.00	145.09
	Acct: 0001				
	LVNV FUNDING LLC	2,099.11	2,099.11	0.00	2,099.11
	Acct: 5590				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4689				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	ROSE BERKAVICH	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	RADIUS GLOBAL SOLUTIONS	0.00	0.00	0.00	0.00
	Acct:				
					41,455.83
TOTAL PAID TO CREDITORS					89,289.78

19-20380

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	10,216.42
UNSECURED	41,455.83

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

KEVIN BERKAVICH, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20380

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kevin Berkavich, Jr.
Debtor

Case No. 19-20380-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 27, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Kevin Berkavich, Jr., 1428 Greenock Buena Vista Drive, McKeesport, PA 15135-2208
14986187	+ Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369
15030244	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14986191	+ Rose Berkavich, 309 Altaview, Monroeville, PA 15146-3714
14986192	+ South Hills Gastro Assoc LLC, PO Box 615, Connellsville, PA 15425-0615

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:50:16	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14986177	^ MEBN	Feb 28 2024 00:26:47	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15015882	+ Email/Text: documentfiling@lciinc.com	Feb 28 2024 00:36:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14986178	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:34:02	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998593	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:35:15	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15001355	Email/PDF: bncnotices@becket-lee.com	Feb 28 2024 00:49:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986179	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 28 2024 00:39:00	Ccs Collections, Po Box 710, Norwood, MA 02062-0710
15023284	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 00:36:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14986181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:34:04	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986182	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:35:18	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15029601	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:34	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 01:16:03	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:25	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 42

14986197	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:36	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15030396	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2024 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15027772	+ Email/Text: kburkley@bernsteinlaw.com	Feb 28 2024 00:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14986180	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2024 00:35:13	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986185	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 28 2024 00:36:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160175	Email/PDF: resurgentbknofications@resurgent.com	Feb 28 2024 00:49:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14986186	Email/Text: camanagement@mtb.com	Feb 28 2024 00:37:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15030126	Email/Text: camanagement@mtb.com	Feb 28 2024 00:37:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14986188	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 28 2024 00:37:00	Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
14993873	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 28 2024 00:37:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14986189	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2024 00:36:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15201697	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:49:04	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15030403	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:49:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986958	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:34:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002287	+ Email/Text: ebnpeoples@grblaw.com	Feb 28 2024 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14986190	+ Email/Text: ngisupport@radiusgs.com	Feb 28 2024 00:37:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
15031393	+ Email/Text: bncemail@w-legal.com	Feb 28 2024 00:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14986193	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:49:30	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14986194	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:49:19	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986195	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:34:28	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986196	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:50:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15023818	Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 00:34:07	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15001969	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 28 2024 00:49:12	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14986198	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 42

Feb 28 2024 00:49:13

Wells Fargo Jewelry Advantage, Attn:
Bankruptcy, Po Box 10438, Des Moines, IA
50306-0438

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Matthew M. Brennan	on behalf of Debtor Kevin Berkavich Jr. attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6